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20 years of Australian Unity Wellbeing Index research, conducted in partnership with Deakin University, has shown that Australians are resilient when facing tough times. Even in 2020, after bushfires and in the middle of the first COVID-19 lockdown, personal wellbeing was at the top of the average range.
20 years of Australian Unity Wellbeing

Index research, conducted in partnership with Deakin University, has shown that Australians are resilient when facing tough times. Even in 2020, after bushfires and in the middle of the first COVID-19 lockdown, personal wellbeing was at the top of the average range.
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Welcome to the 20th Anniversary Australian Unity Wellbeing Index Commemorative Report.

The product of a significant and enduring partnership between Australian Unity and Deakin University, the Australian Unity Wellbeing Index is an annual survey providing an insight into the Real Wellbeing of our nation. It shows how, individually and collectively, we judge our wellbeing and satisfaction within the core components of our lives.

For the past two decades, the Australian Unity Wellbeing Index has tracked how satisfied Australians are with life across a range of areas—standard of living, health, achieving in life, relationships, personal safety, community connectedness and future security.

As the 10th anniversary report succinctly put it, the Australian Unity Wellbeing Index offers Australians insight into “what makes us happy... and not so happy”.

The data from the Australian Unity Wellbeing Index is publicly available, so researchers and policymakers can access this evidence to guide their work. It has become the pre-eminent survey of its kind, informing and influencing the concept of wellbeing across academia, government, business, media and the community.

The Australian Unity Wellbeing Index has been influential in shaping public policy, with the Personal Wellbeing Index being adopted as the instrument to measure subjective wellbeing by both the World Health Organization (WHO) and the Organization for Economic Cooperation and Development (OECD).

The Index has also been adopted by the International Wellbeing Group, a collective of some 200 researchers from more than 70 countries.

The Australian Unity Wellbeing Index can also provide guidance for governments and other organisations on how they can contribute to improving individual and societal wellbeing. For example, Australian Unity has recently developed a community and social value framework— informed by the Index—for understanding, articulating and measuring the community and social value of what we do.

I want to thank our partner Deakin University, especially Professor Robert Cummins and Associate Professor Delyse Hutchinson, for devising and building this substantial body of research over the past 20 years.

I’d also like to extend our thanks to all those people from Deakin University and Australian Unity who have helped along the way and, of course, the 65,000-plus Australians who have taken the time to complete the survey.

Rohan Mead
Group Managing Director
Australian Unity
Deakin University is proud of its long-standing relationship with Australian Unity and our contribution to this report. Indeed, most of the data contained in this report has been produced by our measurement instrument, called the Personal Wellbeing Index (PWI). This scale measures subjective wellbeing (SWB) by asking people to rate their level of satisfaction with seven key areas of their life. SWB is then calculated as the average.

The PWI has been under development over the past 30 years. Its original design, in 1991, was much more complex, involving additional measures of importance and a measure of objective wellbeing.

I called this earlier design the “Comprehensive Quality of Life Scale” (ComQol) and spent much of the following decade trialling and modifying the scale, producing five editions of ComQol in the process.

While the “satisfaction” section performed well, I discovered that I could not make the “importance” and “objective” sections work as intended. So, in 1999 the time was right for a rethink.

In that same year I was invited to Australian Unity, on behalf of Deakin University, to discuss the possibility of developing a measure of wellbeing for the national population.

Joined by an academic colleague and two Australian Unity employees, we agreed to the creation of a new national index of wellbeing which would have two parts. One part was the satisfaction section from the ComQol (5th edition, 1997), which I renamed the Personal Wellbeing Index.

The other was a measure we created de novo and called the National Wellbeing Index. This six-item scale measured satisfaction with aspects of national concern, such as the economy and government.

We also agreed that all of our scientifically useful products would be made open-access. This applied to our data, data dictionaries and reports, which continue to be made available through the Australian Centre on Quality of Life website.

Our first national survey was conducted in 2001 under the title “The Australian Unity Wellbeing Index”. In addition to the measures of subjective and national wellbeing, we included measures of key demographic variables, such as respondent age and household income, as well as items that tapped into contemporary issues of general interest.

This format has remained to the present time. And the future? It seems a certain bet that the Australian Unity Wellbeing Index will continue to be an authoritative and widely used measure of personal and national wellbeing both in Australia and internationally.

The Index has rigorous psychometric credentials alongside a well-developed theoretical basis. Additionally, the topic of subjective wellbeing is now accepted as a scientifically established measure of human performance. This scientific aspect is reinforced by the robust statistical treatment of results in each report. A future course of development is to make more use of the vast data set already gathered, as well as the new data arriving from our recently commenced longitudinal study.

In closing, I am immensely proud to have been associated with this exemplary collaboration.

I also acknowledge my deep gratitude to the many people, separately listed, who have caused the inherent potential in this project to be so strongly realised.

Robert A. Cummins
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Beverly Smith
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Ken Markwell
is the Executive General Manager of Indigenous Services at Australian Unity. On page 49, she speaks to the impact of our broader world and communities on our wellbeing.

Christine Yates
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Over the past 20 years, we’ve built a detailed picture of Australians’ wellbeing through the Australian Unity Wellbeing Index. This is why.
Over the past 20 years, we've built a detailed picture of Australians' wellbeing through the Australian Unity Wellbeing Index.
Why: what is wellbeing?

Wellbeing and why it matters

For 20 years, the Australian Unity Wellbeing Index, developed in partnership with Deakin University, has measured our wellbeing as individuals, a community and a nation.

Wellbeing is a term that gets bandied about a lot these days—often in conjunction with sipping green smoothies and meditating at sunrise. But the study and measurement of wellbeing is so much more than just practising wellness—it goes to the very core of how we are feeling about our lives as a whole.

Subjective wellbeing

Wellbeing relates to our overall quality of life, and includes both the subjective evaluation of our life and our objective circumstances, such as education, health and income. The Australian Unity Wellbeing Index measures both the subjective and objective aspects of wellbeing.

Associate Professor Delyse Hutchinson, the lead researcher of the Australian Unity Wellbeing Index, describes subjective wellbeing as something “that reflects how satisfied a person feels about their life and, in particular, how happy, healthy and content a person is in their life”. Subjective wellbeing is personal, emphasises Delyse. What makes one person feel content or happy can differ markedly from what makes the next person feel that way—yet the two people could have similarly high levels of wellbeing.

Subjective wellbeing and happiness both indicate a positive outlook on life, and happiness is part of wellbeing.

However, from a scientific standpoint it is important to differentiate between the concepts of happiness and subjective wellbeing, says Delyse. Happiness is a short-term state of higher-than-normal positive feelings, and can fluctuate depending on what is happening in the moment. “You might have won some money in the lottery, or your football team might win a game. But this feeling tends to not stay elevated for lengthy periods—it drops back down.”

Subjective wellbeing, on the other hand, relates more broadly to a general sense of satisfaction or contentment with our life that tends to be more stable over time. “Our subjective wellbeing doesn’t tend to jump around a lot from day to day. How satisfied you are in life tends to stay fairly stable unless something out of the blue happens.”

It’s for this reason that the Australian Unity Wellbeing Index focuses on the concept of subjective wellbeing, rather than happiness. However, for ease of understanding, we use the term wellbeing to refer to subjective wellbeing, in line with Australians’ everyday use of the term.

As we grow as a nation and evolve as a society, we need to remember that it is those we share our lives with who are at the core of our Real Wellbeing.”

—Rohan Mead, Group Managing Director, Australian Unity
Why wellbeing matters
Research from around the world, including the extensive research conducted by Deakin University as part of the Australian Unity Wellbeing Index, shows that wellbeing matters a lot—for individuals, communities and the nation. Delyse says the research shows there are numerous health, professional, family and economic benefits that are associated with people having greater wellbeing.

“If you have better wellbeing, you’re more likely to have better physical and mental health, and decreased risk of disease, injury and illness. People have better immune functioning when their wellbeing is higher—they’re more likely to recover from illness if they do get sick, and they’re more likely to have increased longevity.

“Also, people who have higher subjective wellbeing are more productive in a work context and are also more likely to contribute to their community.”

The seven domains of wellbeing
To truly understand wellbeing—and how we feel about it individually, as a community and as a nation—the Australian Unity Wellbeing Index measures seven core “domains” to assess people’s satisfaction with their wellbeing.

1. Relationships
   The quality of your relationships with family, friends and significant others.

2. Achieving in life
   Having a purpose, direction or meaning in your life.

3. Standard of living
   Having enough money or financial control to live and enjoy life.

4. Health
   Your physical and mental state.

5. Community connectedness
   A sense of belonging and connection to the people around you.

6. Personal safety
   How you feel about your safety, and how this translates into your community and the nation overall.

7. Future security
   How you feel about your future in terms of job security, health, the environment and other factors.
The Australian Unity Wellbeing Index is one of the most enduring and credible studies of wellbeing in Australia.

To reap the benefits of greater wellbeing, we need to measure people’s subjective evaluation of their individual, community and national wellbeing. In doing so, we can access insights that guide government policy and practices, and use the information to promote wellbeing at all levels, advance research, and inform public health and community-level actions across Australia.

The Australian Unity Wellbeing Index uses two measures of wellbeing when surveying the population—the Personal Wellbeing Index and the National Wellbeing Index.

Associate Professor Delyse Hutchinson, the lead researcher of the Australian Unity Wellbeing Index, says it is a “particularly rigorous tool for assessing wellbeing among Australian adults”, but at the same time it’s “quite a simple measure, not very complex”.

Delyse says that it’s important that we measure both personal and national wellbeing: “When we look at the Personal Wellbeing Index alongside the National Wellbeing Index, we get a more comprehensive picture of wellbeing for the individual, the community and society.”

**Personal Wellbeing Index**
Personal wellbeing relates to an individual’s satisfaction with their own life. This satisfaction is measured by assessing the seven core domains of wellbeing (see page 15), including what we refer to as the “golden triangle of happiness”—relationships, achieving in life and standard of living—which are the three areas that most significantly impact on our wellbeing.

By conducting surveys over time and using different demographics from the community, we can examine how age, income, relationship status and other factors affect our sense of personal wellbeing.

**National Wellbeing Index**
National wellbeing relates to our satisfaction with our life in Australia. To work out the national wellbeing score, we measure satisfaction with the economic situation, the natural environment, social conditions, the government, business and national security.

**20 years of wellbeing**
Over 20 years, Deakin University has conducted 37 nationally representative surveys with more than 65,000 Australian adults across the country. Australians in metropolitan, regional and rural communities have been surveyed. “Over time, the Australian Unity Wellbeing Index has built a...”
The Australian Unity Wellbeing Index is one of the most wellbeing Australians’

Why: what is wellbeing?

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impact social issues and events

have on this sense,” says Rohan

Mead, Group Managing Director

of Australian Unity.

“It tracks how we feel about

our relationships, finances and

our broader purpose in life. So,

too, we have gauged the nation’s

satisfaction with economic,

business and social conditions,

government, national security

and the environment.”

Interestingly, says Delyse,

personal wellbeing in Australia

has remained relatively stable

over this period.

“I think there are a couple

of reasons for that. First and

foremost, we live in a very

good community. We have a

fundamentally civil society

that looks after its citizens

and provides health and other

services, and financial support

to those in need.”

The other factor that helps

people bounce back from

challenges is a process called

homeostasis, which tends to

bring us back to a rough set point

for wellbeing after we experience

highs and lows.

The power of homeostasis

was demonstrated during the

2020 survey, which took place

just after Australia’s devastating

bushfire season and in the middle

of the nation’s first COVID-19

lockdown. Despite these events,

personal wellbeing scores

remained in the average range.

National wellbeing, on the

other hand, doesn’t have this

same anchor point, which means

scores tend to fluctuate more.

We tend to see “ebbs and flows”

depending on what’s going

on, and as a result, national

wellbeing scores tend to be about

14 points lower than personal

wellbeing scores. Some of the

biggest events of the past 20

years that have affected national

wellbeing scores include the

global financial crisis, the

bushfires and the COVID-19

pandemic.

“World or local events can

impact on wellbeing,” says

Delyse. “Take the global

financial crisis for instance,

where we saw a drop in

people’s satisfaction with

the economic situation.”

Interestingly, while the

adversity faced by Australians

during the COVID-19 pandemic

might have been expected to

result in a decrease to national

wellbeing, the 2020 survey

saw national wellbeing move

out of its average range to

reach its highest score in 20

years—potentially due to the

availability of resources such as

the JobKeeper payment, and a

sense that Australia was

“doing better” than many

other countries.
20 years on: the events

The past 20 years have gone by in a heartbeat, and during that time we’ve been monitoring the wellbeing of Australian adults in one of the longest-running nationally representative surveys of wellbeing in the world, the Australian Unity Wellbeing Index. And what have we found? That, over 20 years, Australians have proven themselves to be a stable and resilient bunch.
that shaped our lives

In 2000, Australian Unity partnered with Deakin University to track the wellbeing of Australians as part of the Australian Unity Wellbeing Index. The first survey was conducted between April and May 2001 and, since then, we’ve been tracking the Real Wellbeing of Australians over two decades and across nearly 40 national surveys.
How do you feel about your own wellbeing? We’ve found that getting the basics right can have a profound effect on how we feel and how satisfied we are with our lives.
How do you feel about your own wellbeing? We’ve found that getting the basics right can have a profound effect on how we feel and how satisfied we are with our lives.
The ‘me’ in wellbeing

Wellbeing starts from within, and is a deeply personal construct that helps us shape how we feel about ourselves and our environment. When it comes to our personal wellbeing—a concept that embodies how satisfied we are with our lives—we each have our own specific set of needs, experiences and attitudes that affect just how content we really are.

But while all seven domains of wellbeing (see page 15) can affect the “me” in wellbeing, there are three domains that are particularly dominant in helping people feel positive about everyday life. These are known as the “golden triangle of happiness.”

The golden triangle of happiness

The three points of this golden triangle are the domains that tend to have the greatest impact on our overall wellbeing levels: personal relationships, our standard of living (finances), and achieving in life (a sense of purpose).

As Associate Professor Delyse Hutchinson, the lead researcher of the Australian Unity Wellbeing Index at Deakin University explains, “We have found over many years of research that, in Australia, these three have more of an impact on our wellbeing than the other domains. And, if you can work on those, you’ll often see a bigger increase in people’s wellbeing.”

Why relationships come first

Given we live in a relatively safe society, our wellbeing is enhanced by having enough money and capacity to live and enjoy our life, and by engaging in activities that provide us with a sense of meaning and purpose—whether that’s your career, hobbies, or something else that’s important to you.

However, as Delyse points out, the one factor that makes the greatest contribution to personal wellbeing is our social connections. “Good relationships go a long way,” she says. “You may be putting an extra 10 percent of your time into earning more income, but you’ll probably get more of a positive hit on your wellbeing if you put an extra 10 percent effort into your relationships instead.”

Danielle’s story: finding Real Wellbeing

Originally from Canada, Danielle says, “I never really had a home. Both of my parents are academics and every three years we’d move cities or countries. That meant I was never really able to have strong friendships.”

Meeting her husband—who’s from “a big Italian family”—and settling in Australia meant she began to feel more free to open up to people and form closer personal bonds.

For Danielle, discovering the feeling of wellbeing came in a surprising way. On buying her first home, she says she fell in love with an antique clock—and bought it. “One night I was sitting in my living room and I saw the clock and the feeling was amazing. I had something impractical that I’d never have to get rid of. It was a feeling of security and comfort and stability that I don’t think I’d ever had before.”
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Relationships are at the heart of wellbeing

Dedicating time to nurture your relationships could be your ultimate investment.

 Relationships provide the emotional scaffolding to our lives, helping us to stave off loneliness and building our sense of personal achievement.

The golden key to wellbeing
Our 20 years of researching Australians’ wellbeing has shown us that you can significantly boost your chances of personal fulfilment if you maintain three key elements in a positive ratio.

This “golden triangle of happiness” consists of your personal relationships, your finances and your sense of purpose—but the first of these is particularly crucial.

Evolutionary history has turned humans into highly social beings, and we depend on strong personal relationships—with our friends, colleagues, community and loved ones—to support and sustain us through life.

20 years of relationship satisfaction
Smartphones, online dating, social media—the past 20 years have brought a host of sweeping changes to the way we conduct our daily lives. Intriguingly, however, our satisfaction with our personal relationships has remained very stable over this time, moving up and down by a mere four points. Times may have changed, but our satisfaction with our relationships has stayed consistent, perhaps reflecting how integral they are to our identities and lives.

Relationship ups and downs
It’s normal for our satisfaction with our personal relationships to ebb and flow over the course of our lifetime. During the early stages of young adulthood, we typically experience our lowest level of satisfaction with our relationships. In our late 20s, however, satisfaction rises, possibly due to people typically becoming involved in more serious, long-term relationships.

From our mid-30s to our late 40s and early 50s, there is a slight decline in our satisfaction as responsibilities ramp up and big life events such as divorce, death, serious illness and caring responsibilities take their toll.

But things steadily pick up from there, with our satisfaction levels increasing from our late 50s onwards and peaking during our retirement years. By this stage people have less pressure and—provided they’re in good health—can experience higher wellbeing.

A bulwark against life’s challenges
While platonic and romantic relationships are both important, walking down the aisle can be particularly beneficial when it comes to boosting wellbeing.

Married people (see page 37) record the highest levels of personal wellbeing, presumably thanks to the commitment, security and support that the relationship can bring.
Kevin’s story: the value of relationships

“Wellbeing is a combination of a number of key elements that measure how I’m tracking in life and how happy I am,” says Kevin.

Back in his 20s, Kevin recalls, the prime factors in this equation were his love life, social life, family, health and living situation. But now in his late 40s, Kevin admits his outlook has become less focused on his individual needs.

“The wellbeing of my closest friends, my kids and my wife directly affects my wellbeing.”

Kevin now puts a much higher premium on his relationships. He’s committed to being a source of support for his nearest and dearest. “There’s nothing more empowering or satisfying than when your child or wife is willing to come to you, talk to you, and open up to you or want to spend time with you,” he says.

Conversely, Kevin is comfortable to know that he can also rely on the support of his family and friends. When he first became a dad, for example, the massive life adjustment coupled with sleep deprivation and a tough patch at work resulted in some “really dark times”. What made all the difference, however, was his friends and family, who immediately rallied around him.

“During those down times, your really good relationships just shine out,” he says. “They know you need the support and it comes without you even really asking for it.”

That support can also act as a buffer against a midlife dip in wellbeing, with partnered Australians—whether married or de facto—less likely to see a decline than other groups.

Achieving a sense of achievement

While our sense of purpose—or, more specifically, the domain of “achieving in life”—forms part of the golden triangle of happiness, it focuses on activities that provide purpose in life (see page 29). However, we can also feel a separate sense of personal achievement from our accomplishments in life and, for two-thirds of Australians, this sense of personal achievement primarily comes from their family.

In fact, relationships consistently trump work or hobbies in terms of personal achievement. People who report that their greatest source of personal achievement comes from engaging with others—whether through family, their partner or volunteering (see page 43)—rack up higher levels of wellbeing than those who credit their hobby or work as their main source of achievement.

Lonely hearts

Social isolation is bad for the soul, but strong relationships can make a difference. Australian Unity Wellbeing Index research shows that higher levels of loneliness are consistently associated with lower personal wellbeing scores, while there is a strong link between social connectedness and greater wellbeing. Close personal relationships play a key role here, with connectedness to partners, friends, the local community and work colleagues all associated with increased wellbeing and domain satisfaction.
Can money buy happiness?

If you're thinking about your finances, you're not alone. Our research shows that financial security and the control we have over our money is crucial to how we feel about our wellbeing.

Conversations about wellbeing often focus on physical and/or mental health. But our finances, or standard of living, is a very important factor too—and one of the three pillars of the “golden triangle of happiness”, along with personal relationships and achieving in life.

Esther Kerr-Smith, Chief Executive Officer of Wealth and Capital Markets at Australian Unity, is a big advocate for what she calls the “non-sexy” financial side of wellbeing.

“For most people, it is not about the latest tech start-up, options trading, or a large portfolio of investment properties—although these are interesting and valid things—it is about financial security, standard of living and overall wellbeing which are critical to achieving and maintaining Real Wellbeing.”

Over the past two decades, satisfaction with standard of living has been slowly increasing in Australia, reflecting most people’s comfortable financial situations. Notably, there has been a slight increase in satisfaction among adults aged between 18 and 45, indicating that we’re better off during our main working years than before.

Money matters to wellbeing, but it matters more to people who have less of it. The Australian Unity Wellbeing Index shows that wellbeing improves in line with household income until it reaches the $101,000 to $150,000 range—at which point the relationship between money and wellbeing weakens. However, the reverse also holds true, with the research showing that people living on a gross household income of $60,000 or less struggle to reach an average level of wellbeing.

Our research shows that even a moderate level of financial strain can cause wellbeing to unravel. “If you are worried about how you’re going to pay your bills, or how you’re going to fund your retirement, that is a leading indicator of future wellbeing issues in health, standard of living and care,” says Esther.

But it’s not just about how much money you earn—it’s also about how you manage it. Australian Unity Wellbeing Index research has shown that greater financial control is associated with higher wellbeing, while people with low levels of financial control have wellbeing scores below the average range.

“Even if you’ve got financial security and a decent standard of living, if you don’t feel empowered and in control, it can still be stressful,” says Esther.

The upshot? Money matters, but we also need to get the foundations right. “People do not need to be rich to have financial wellbeing,” says Esther.

“They need a reasonable standard of living and, most importantly, they need confidence about their financial affairs being in order enough to support them in the future.”

Satisfaction with standard of living over time
Satisfaction with standard of living over time has been slowly increasing in Australia, reflecting most people's satisfaction with standard of living as a factor of overall wellbeing.

Money matters to wellbeing, but it matters more to people who have less of it. The Australian Unity Wellbeing Index shows that people living on a gross household income of $60,000 have less of it. The Australian Unity Wellbeing Index also holds true, with the research showing that people living on a $101,000 to $150,000 range have a higher wellbeing percentage point compared to those below the average range.

The cost of greater wellbeing increases with income. For those on a household income of less than $15,000, a single wellbeing percentage point costs $3,659. However, people on a household income above $150,000 need an extra $102,941 to increase their wellbeing by one point—for these households, there may be better ways of spending their time than chasing a salary boost.
Scoring goals: the importance of purpose

A sense of purpose in life is the drive that gets us out of bed each day, and it plays a core role in our overall wellbeing.

What does achieving in life mean to you personally? It might be that feeling you get when you hit a fitness goal, finally start your own business, “give back” through volunteer work, or simply spend quality time with loved ones.

Whatever your personal definition, “achieving in life” can be summed up as ongoing meaningful engagement in an activity that provides us with purpose in life.

Why achieving in life is important for wellbeing

Over the past 20 years, the Australian Unity Wellbeing Index has shown that having a sense of purpose is crucial to our wellbeing, with the “achieving in life” domain forming part of the “golden triangle of happiness” (see page 23).

On the flip side, when we lack a sense of purpose, we can experience a range of negative emotions, leading us to feel depressed or anxious, unmotivated and generally dissatisfied.

For Nancy Huang, Chief Medical Adviser at Australian Unity, it’s important to remain kind to ourselves as we pursue our ambitions.

“Our pursuit of purpose and achievement can often lead to the kinds of self talk that puts more stress on our day-to-day lives,” says Nancy. Instead, she encourages people to acknowledge what they’ve achieved, and reward themselves when coming through a difficult period.

The factors that are linked to our sense of purpose

Research commissioned by Australian Unity shows that a sense of purpose is created by:

- Having goals in life and a sense of direction.
- Finding meaning in our life, in both the past and the present.
- Holding beliefs that give our life purpose.

For some people, of course, it can be more challenging to find a sense of purpose.

Meaningful work is particularly important when it comes to achieving in life, with people who are unemployed showing low satisfaction with this core wellbeing domain.

Demographic factors also appear to play a role. Women have greater satisfaction with achieving in life than men, while people aged 46 to 55 years report the lowest levels of satisfaction.

The research also shows that satisfaction with achieving in life increases as income levels go up—until income reaches $250,000 per year.

June Riemer, a Dunghutti woman and Deputy Executive Officer at First Peoples Disability Network, advocates for Aboriginal people with disabilities, particularly those living in remote communities. She says all of these factors—Aboriginality, disability and remoteness—can be a barrier to finding a sense of purpose in life.

“Wellbeing only comes about when people feel that they have a place in society. When people are able to participate, work and live a lifestyle within their culture, their sense of wellbeing and achievement accelerates,” says June.

Nancy agrees: “Make time to nurture and maintain connection with family and friends. This is really important for us to lead positive lives and find meaningful ways of creating joy and resilience to cope with life’s ups and downs.”

Finding meaning: have things changed?

For those aged 18 to 45 years, satisfaction with standard of living has improved over the past 20 years. Yet satisfaction with achieving in life has declined slightly across the general population in the past two decades, and has decreased significantly among this younger group.

June says she's seen this shift “in all communities across the world” and attributes it to changing attitudes towards success and achievement.

“I think we've put such pressure on these age groups to be successful. It's about pressure to have a job, a degree, and this success is a measure of whether we're happy or not. The baby boomer generation didn't have that pressure. We were allowed to just get on with life. Life was easier. There wasn't a pressure to be number one.”

We all need a purpose, whether that's a hobby, employment, friends or being accepted in your local community. That sense of purpose allows us to get up and get out of bed every day.”

—June Riemer, Deputy Executive Officer, First Peoples Disability Network
Scoring goals: the importance of purpose

A sense of purpose in life is the drive that gets us out of bed each day, and it plays a core role in our overall wellbeing.

What does achieving in life mean to you personally? It might be that feeling you get when you hit a fitness goal, finally start your own business, “give back” through volunteer work, or simply spend quality time with loved ones.

Whatever your personal definition, “achieving in life” can be summed up as ongoing meaningful engagement in an activity that provides us with purpose in life.

Why achieving in life is important for wellbeing

Over the past 20 years, the Australian Unity Wellbeing Index has shown that having a sense of purpose is crucial to our wellbeing, with the “achieving in life” domain forming part of the “golden triangle of happiness” (see page 23).

On the flip side, when we lack a sense of purpose, we can experience a range of negative emotions, leading us to feel depressed or anxious, unmotivated and generally dissatisfied.

For Nancy Huang, Chief Medical Adviser at Australian Unity, it’s important to remain kind to ourselves as we pursue our ambitions.

“Our pursuit of purpose and achievement can often lead to the kinds of self talk that puts more stress on our day-to-day lives,” says Nancy. Instead, she encourages people to acknowledge what they’ve achieved, and reward themselves when coming through a difficult period.

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Don’t worry, age happy

Old age can get a bad rap. But, as research shows, our later years could also be our happiest.

While old age is often characterised as a never-ending parade of wrinkles, creaky joints and loneliness, Australian Unity Wellbeing Index research shows that, aside from a slight dip in middle age, our general satisfaction with life trends consistently upward through to retirement and beyond.

Older people are the happiest

In fact, the data shows that people aged 76 and over have the highest wellbeing of all. “As people age, they often become more comfortable in their own skin,” says Beverly Smith, Executive General Manager of Residential Communities at Australian Unity.

“They’ve achieved a lot of the things that they want to, and they’re now in that headspace where they can kick back and enjoy life without some of the financial pressures that younger people might feel.”

Mid-life angst

The low point for life satisfaction, however, comes in midlife—specifically between the ages of 46 and 55. It’s a time when people often get caught in a crossfire of competing financial and emotional pressures. They may be juggling more responsibility at work while raising a family and coping with the demands of elderly parents. Beverly believes this can also be a period of intense self-scrutiny where people struggle to reconcile their actual circumstances with their earlier hopes and dreams.

“I think there’s a lot of fear of missing out through that decade,” she says.

“This time is when people imagine they’d be successful in their career, have a big house and the mortgage paid down. But the reality is that a lot of those goals are either very difficult to achieve or simply keep moving.”

Changing values

What makes us happy changes as our life priorities evolve. As we age, our health tends to decline—and so does our satisfaction with our physical wellbeing.

Fortunately, this downturn is offset by a host of compensating factors in most of life’s other key domains.

The Australian Unity Wellbeing Index shows that, as
Looking back on his life, Peter Sirianni understands why our sense of wellbeing improves as we age. "By the time you’re 65, hopefully your house is paid off, you’ll have some money in the bank and a bit of security for old age," the 84-year-old former tailor reflects. "Retirement for me was alright. I was happy because, every day, I used to do some sewing, do some stitching. I didn’t have to get up early in the morning."

Born in the southern Italian region of Calabria, Peter reflects on some of his happiest times, including making his first single-breasted three-piece suit as a young apprentice, and moving from Italy with his parents to live in Australia. “The people I left behind, one by one, they all came over here and we got to be all together. It was a happy time.”

Today, Peter lives in residential aged care at Australian Unity’s Rathdowne Place, and admits that his health isn’t perfect. “I take a lot of tablets and I have to use a cane for walking,” he says. But he refuses to let these physical ailments sour his outlook.

“I think the main thing to be happy is to appreciate what you’ve got,” says Peter. “I watch other people and some of them are much worse off than me. That reminds me to be satisfied with what I still have.”

As people pass that 65-year-old threshold, the intrinsic factors become more important. People invite connections, and contributing to something bigger than just oneself really seems to become far more important.”

— Beverly Smith, Executive General Manager of Residential Communities, Australian Unity
We.

Wellbeing is more than just “me”. Our connections and community—including family relationships, our work and the causes we’re passionate about—all play a role in contributing to our wellbeing.
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The ‘we’ in wellbeing

Humans are social beings, with our research showing us that wellbeing thrives when our social connections are positive and rich.

The way we interact socially—from spending time with our family and colleagues to having a cuppa with the neighbours or being involved in the local community—has been shown to affect our life satisfaction. Associate Professor Delyse Hutchinson, the lead researcher of the Australian Unity Wellbeing Index, describes the “we” of wellbeing as “the next level” after personal wellbeing, although there is an overlap in the types of things that support both levels of wellbeing.

Delyse emphasises that many years of research has shown that positive connections with other people is a key indicator of greater life satisfaction. “Humans are social by nature, with wellbeing closely linked to our connection with partners, family, friends, work colleagues, people in our communities and others.”

As with personal wellbeing (see page 23), relationships are particularly important, but community connectedness also becomes increasingly relevant.

The inner circle
Supportive, caring and meaningful relationships with partners, family and friends play a critical role in bolstering our
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Supportive, caring and meaningful relationships with partners, family and friends play a critical role in bolstering our wellbeing, particularly during challenging periods of life—such as losing our job (see page 38) or living through the COVID-19 pandemic (see page 59). Strong romantic relationships are also important, and people who are married or in a de facto relationship typically experience more stable levels of wellbeing than other groups.

Elleni’s story: family ties
Elleni Bereded-Samuel, Executive Manager of Diversity and Capability Development at Australian Unity, says the way we connect with people is critical to our wellbeing. From an Ethiopian background, Elleni believes the relationship between individual wellbeing, family and community is particularly pronounced in her culture: “We can’t separate family from the individual. The individual is controlled and guided by the community. That’s how we grow up.” Elleni says she was welcomed when she arrived in Australia, but she still felt lonely. Her own family was growing, but she was missing a sense of community—so she built a community around her. “We joined the local Baptist Church and felt part of that community. They were lovely people and we still are in touch with them after 25 years.”

Elleni has continued on her quest to build community in her work with Australians including people from migrant and refugee backgrounds. In 2019, she was made a Member of the Order of Australia (AM) in recognition of her outstanding service to the community.

Serving the community
We also learnt that people who have a greater connection with their community also tend to have higher wellbeing. Delyse says there are many ways that people can build this community connectedness: “The obvious one is volunteering (see page 43). It might be taking part in an initiative like Clean Up Australia Day, or helping with services that help build connection with elderly people. Community sport is also a big one that helps connect people.”

The place we call home is also a factor that influences “we” and shapes wellbeing. Delyse says the research shows that “those living in regional and rural areas of Australia tend to have higher wellbeing than those living in metropolitan areas, achieving higher scores on community connectedness”.

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Luke’s story: the power of parenthood

“Has becoming a dad made me happier?”
For Luke Benedictus, father to two boys aged three and four, and co-founder of The Father Hood website, that’s a surprisingly tricky question to answer. While Luke feels very lucky to be a dad and husband, he found fatherhood turned the dial of life up to 11—for good and bad.

“Sometimes I’ll get these amazing moments of heartwarming connection with my kids. But there’s loads of frustration and drudgery involved in the gig too. Tantrums, toilet-training, hospital trips to remove baked beans inserted up child-sized nostrils…”

What he has found in becoming a dad, however, is a broadened sense of self. “I no longer define myself purely by my career, which is probably healthy.”

Having a family has also strengthened Luke’s sense of purpose. “As someone who’s perhaps been a bit rudderless at times, fatherhood has turned me into—if not exactly a man with a mission—then certainly a man with a very long to-do list.”
Strong personal relationships will boost your overall wellbeing. Whether it’s your partner or your kids, intimate bonds are proven to have a positive impact on your life.

**Why relationships matter**

Real Wellbeing requires a slightly different combination for each person but, as the Australian Unity Wellbeing Index has discovered, the "golden triangle of happiness" is consistently found in our relationships, sense of purpose and finances.

Satisfaction across these domains significantly boosts our personal wellbeing—and the quality of our intimate relationships plays a crucial role.

**Mates and intimates**

Nobody is an island. The Australian Unity Wellbeing Index has found that being involved in an intimate relationship is one of the most vital components of wellbeing.

That doesn’t mean singletons are doomed to lives of misery—an intimate relationship can be romantic or platonic—but everyone needs someone (or multiple people) with whom they can share their problems, hopes and fears. Having that support and knowing that you’re loved and valued can help you to navigate the inevitable challenges of life.

**Power couple**

“Marriage is a wonderful institution,” comedian Groucho Marx famously said. “But who wants to live in an institution?” Well, you might, judging by the data. The Australian Unity Wellbeing Index has consistently shown that people who are married display the highest levels of wellbeing, followed by those in de facto relationships.

People who are separated, divorced or who’ve never married tend to sit below the average range of wellbeing. Intriguingly, however, this varies with age—older widows and younger singles both report better wellbeing results than their middle-aged counterparts.

**Better with age**

Any marriage will offer a bumpy ride, with plenty of ups and downs. But wellbeing still tends to remain at the top of, or above, the average range over the course of a marriage. In fact, rather than fading after the honeymoon period, marriage actually becomes an increasing source of comfort over time, with Australian Unity Wellbeing Index data finding that wellbeing levels hit their highest point after 30 years in the relationship.

**The dad factor**

It seems men like becoming dads. Having children tends to improve men’s wellbeing levels, with fathers recording higher than average Personal Wellbeing Index scores than men without kids.

That difference is particularly visible among men in the 36–45 age bracket. But why is this the case? Drilling down into the results, fathers have greater satisfaction with their relationships than their childless counterparts, so it seems that having children may improve men’s opportunities to forge these vital connections.

**Women and kids**

Women’s wellbeing is less closely tied to motherhood, with women without children found to have similar wellbeing levels to mums. While family provides crucial relationships and community connections for both men and women, women seem to be more adept at maintaining social connections beyond the family unit.
Empowering ourselves through work

Love your job? Even if you don’t, research shows it’s important to recognise the value work has in our lives and on our wellbeing.

Work has long been recognised as playing an important role in our lives. Research led by Deakin University on the Australian Unity Wellbeing Index confirms that engaging in meaningful work is closely related to our wellbeing, and in particular our satisfaction with how we’re achieving in life (see page 29).

Grace Singh, General Manager of Community, Wellbeing and Safety at Australian Unity, acknowledges the strength of the work-life relationship. “Given work is such a big part of our lives, it’s an inherent component of our overall wellbeing,” she says.

While work can offer us a sense of purpose, it can also affect our wellbeing in other ways. It can boost self-esteem and financial security, help build relationships and connectedness, protect against loneliness and prevent poor mental and physical health.

But the link between work and wellbeing becomes even more clear when viewed in the negative. Those who are unemployed report personal wellbeing scores well below the average range, feel less connected to others and more lonely, and are significantly less satisfied across all the domains of wellbeing—particularly when it comes to achieving in life.

Other occupations may also have an impact at different points in life—whether you’re studying, undertaking home duties or volunteering. For instance, those who volunteer or are retired report higher levels of wellbeing and social connectedness.

It’s also interesting to note that women who are engaged in any meaningful activity, as well as those who are retired, have higher wellbeing scores when compared to men. This is particularly apparent where women are in full-time domestic and volunteering roles.

Grace says the trends and gender differences we see here often come back to meaning and recognising the value of this personal contribution. “Where you have a strong bond, or connection with a purpose, this can have a positive impact on your sense of wellbeing, whether that is through volunteering (see page 43), caregiving, or more traditional work or study,” she says.
We see work as a positive motivator for an individual in terms of their mental health, relationships, and sense of purpose—as well as their ability to contribute to society, help a customer, or even to find satisfaction in their own work.”

—Grace Singh, General Manager of Community, Wellbeing and Safety, Australian Unity

74.4
Satisfaction with achieving in life among people who are employed

61.2
Satisfaction with achieving in life among people who are unemployed

75.2
People living in metro WA recorded Australia’s highest score for achieving in life

We: collective wellbeing

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We: collective wellbeing

Feeling connected to work colleagues boosts our wellbeing, according to the Australian Unity Wellbeing Index research. In fact, connectedness to work colleagues not only contributes to greater wellbeing overall but is also associated with increased satisfaction with achieving in life, community connectedness, health, relationships, standard of living and personal safety. So those daily coffee catch-ups really are important...

Loneliness and work

42.6
Loneliness levels of people who are unemployed

30.6
Loneliness levels of people who are employed

Why workmates matter

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Why workmates matter

Loneliness levels of people who are employed: 40.6
Loneliness levels of people who are unemployed: 42.6

Sense of connection levels among people who are employed: 71.4
Sense of connection levels among people who are unemployed: 60.3

Wellbeing domains and employment
Each year across Australia, nearly six million volunteers contribute over 596 million hours to charities and community organisations.* Just as many of us volunteer informally, taking care of essentials such as transport and domestic work for our community. If you look closely at the benefits of volunteering you'll understand why so many of us are happy to roll up our sleeves. A little goes a long way.

Whether people who volunteer have higher wellbeing, or people with greater wellbeing are more likely to volunteer, there's a strong connection between wellbeing and volunteering. Indeed, Australian Unity Wellbeing Index data shows that people who see volunteering as their greatest source of personal achievement have higher wellbeing levels than people who nominate other sources of personal achievement—and, in fact, they have wellbeing scores above the average range.

You don't need to spend a lot of time volunteering to reap the benefits either, with our research consistently showing that part-time volunteers report wellbeing above the average range across all wellbeing domains.

"It's about time well spent," says Grace Singh, General Manager of Community, Wellbeing and Safety at Australian Unity. "Volunteering is about 'I have, or I want to make the time, where would it add most value and contribute to the community?'"

Volunteering: a recipe for happiness

The simple act of volunteering brings community, connection and happiness. Creating a sense of purpose

Volunteering has long been associated with a strong sense of purpose, so it's unsurprising that both full- and part-time volunteers outscore the general Australian population when it comes to the domain of achieving in life.

While Australians' rating for achieving in life sat at 72.4 in 2020, full-time volunteers scored 74.2 and part-time volunteers scored 76, above the average range for the achieving in life domain.

For Grace, the connection between volunteering and a sense of purpose is a natural one. "When you're investing your time and skill in an area that you're passionate about, or advocate for, you generally get higher levels of satisfaction that contribute to your overall wellbeing," she says.

It's all about community

Volunteering forges connections and community, and this sense of belonging is essential for our wellbeing, explains Christian Stenta, Manager of Social Change at the Australian Red Cross.

"Communities with higher levels of volunteering display higher levels of belonging, as well as higher levels of trust, less crime, and the ability to be able to collectively respond to challenges and needs in the community."

In fact, our research shows that while the average range for satisfaction with community connection tops out at 73.4, both full-time volunteers (78.2) and part-time volunteers (78.3) significantly outscore that mark.

Who are our volunteers?

According to Australian Unity Wellbeing Index data, the average volunteer is female, in a relationship and aged 60. Women may receive a greater boost to their wellbeing from volunteering than men. Female volunteers also have the highest wellbeing scores of any occupation status (see page 39).

But Grace is unsure whether the appeal of volunteering is a gender trait or a personality trait. "Anyone can volunteer. At the end of the day, it's often about providing your personal value and making a contribution."

Christian also points to the variety of motivations among volunteers. "People might choose to volunteer to develop specific skills. Sometimes they're looking for a particular employment experience. But a lot of people volunteer because it's a way to express things that matter to them that they might not be able to do through their paid employment."

Whether it's a day a week for a charity, a few hours a month at your local sports club or mowing the lawn for your elderly neighbour, volunteering feels good—and that's a great reason to lend a hand.
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* Key Volunteering Statistics: January 2021, Volunteering Australia
Home is where the heart is

For city slickers and rural folk alike, where you live has a profound impact on your wellbeing.

There’s more to the “city versus country” debate than weighing your proximity to cafes and bars against the serenity of life near the bush or sea.

Australian Unity Wellbeing Index data shows that regional and rural locations consistently trump urban alternatives in the wellbeing stakes. In fact, throughout Australia, people who live in regional and rural areas enjoy a higher sense of wellbeing than city dwellers.

“I’m not surprised by the findings as I think a sense of belonging is absolutely key,” says Ken Markwell, the Executive General Manager of Indigenous Services at Australian Unity.

People who live in regional and remote areas often benefit from a strong sense of community and connectedness. There are also usually sporting clubs, service clubs or community groups that bind people together in those locations.

“People in rural locations often have family living close, too, which can help strengthen that sense of community and belonging.”

Ken admits that remote living is not without its challenges. A lack of amenities and the long distances needed to access health services can often become an issue. But these downsides don’t appear to cancel out the benefits. While Australian Unity Wellbeing Index research found satisfaction with health to be lower in regional and rural areas than in cities, satisfaction with relationships, achieving in life and future security were higher.

Still weighing up city versus country life? Our research found a difference in two key areas: safety and community.

People in regional areas reported feeling more secure when it came to their personal safety (up three points); meanwhile, satisfaction with community connectedness was five points higher than for those living in urban environments.

“In a small town, people rally around each other,” explains Ken. “In rural or remote areas, people share the good and bad times together, whether it be drought, flood or someone passing away.”

Country life might not be for everyone, but one thing remains clear: feeling connected wherever you live is crucial to wellbeing.
For city slickers and rural folk alike, where you live has a profound impact on your wellbeing. There’s more to the “city versus country” debate than weighing your proximity to cafes and bars against the serenity of life near the bush or sea. Australian Unity Wellbeing Index data shows that regional and rural locations consistently trump urban alternatives in the wellbeing stakes. In fact, throughout Australia, people who live in regional and rural areas enjoy a higher sense of wellbeing than city dwellers.

“I’m not surprised by the findings as I think a sense of belonging is absolutely key,” says Ken Markwell, the Executive General Manager of Indigenous Services at Australian Unity. “People who live in regional and remote areas often benefit from a strong sense of community and connectedness. There are also usually sporting clubs, service clubs or community groups that bind people together in those locations. People in rural locations often have family living close, too, which can help strengthen that sense of community and belonging.”

Ken admits that remote living is not without its challenges. A lack of amenities and the long distances needed to access health services can often become an issue. But these downsides don’t appear to cancel out the benefits. While Australian Unity Wellbeing Index research found satisfaction with health to be lower in regional and rural areas than in cities, satisfaction with relationships, achieving in life and future security were higher.

Still weighing up city versus country life? Our research found a difference in two key areas: safety and community. People in regional areas reported feeling more secure when it came to their personal safety (up three points); meanwhile, satisfaction with community connectedness was five points higher than for those living in urban environments.

“In a small town, people rally around each other,” explains Ken. “In rural or remote areas, people share the good and bad times together, whether it be drought, flood or someone passing away.”

Country life might not be for everyone, but one thing remains clear: feeling connected wherever you live is crucial to wellbeing.

Michaela’s story: finding a gentler pace

In 2020, Michaela Reiss relocated to regional Victoria from Melbourne in search of a better work-life balance.

Reflecting on her decision, the 26-year-old nurse is evangelical about the benefits. “People have actually said to me: ‘You just look so much happier and so much more relaxed—I can see it in your face,'” she says. “I’ve had multiple people tell me that.”

Leaving Melbourne, Michaela quickly adapted to a gentler pace of life.

“I was very restless and just wasn’t happy with my daily routine,” says Michaela. “I was certainly stressed with work. And the lifestyle up here is just much nicer.”

Freed from her long commute, she has more time for herself. “I’ve got a little dog, and we walk or run around the lake frequently. I ride my bike to the gym, and it doesn’t feel like I’m squeezing it in. I take time to appreciate the small things.”

Another upside to country living? The friendships she’s made with her new colleagues and neighbours. “There’s more of a sense of community here,” says Michaela. “I’ve got the best neighbours ever.”
Us.

As a nation, we’ve had our ups and downs over the past two decades—and our collective wellbeing has often reflected those changes.
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Our wellbeing is affected by more than our own situation or experiences. The society in which we live and the events that shape our nation also play a role. From the joyous celebrations of the 2000 Olympic Games and legalisation of same-sex marriage to the devastation of the Black Saturday and 2020 bushfires, the events of the past 20 years have shaped how we feel—not just personally, but as a nation.

The Australian Unity Wellbeing Index measures the impact of these events, as well as broader community factors such as access to public healthcare, living in a civil and safe society, and having a stable economy, by asking people how satisfied they are with life in Australia. This, in turn, helps us understand our national wellbeing.

The bigger picture

As a nation, we're fortunate that the societal factors affecting the “us” in wellbeing are mostly positive. As Associate Professor Delyse Hutchinson, the lead researcher of the Australian Unity Wellbeing Index, observes: “We have a pretty stable economy, and a good standard of living on the whole. I know that's not the case for everyone, but on balance we do. We have access to services and healthcare. We have food, water and housing or, if we don't, there are services that are available to help. These are important indicators of a civil society.”

Unprecedented events

The counterpoint to this societal stability is the fact that certain aspects of national life remain more volatile, with terrorist attacks, pandemics, bushfires, floods, cyclones, and other major events and natural disasters all affecting our collective wellbeing.

As a result, our national wellbeing scores show more variability than our personal wellbeing scores.

COVID-19 and the government

In Australia, satisfaction with government (see page 54) is one factor that has declined significantly in the past decade, with party instability and frequent changes in leadership thought to be the main contributors.

However, 2020 saw a notable spike in satisfaction with the government, triggered by the active response to the spread of COVID-19. This also had an interesting influence on wellbeing (see page 61), with lower levels of achieving in life balanced out by higher scores in standard of living and personal safety—resulting in stable overall wellbeing scores throughout the pandemic.

In a decade where the Australian Unity Wellbeing Index has reported an increase in our satisfaction with national security, society and the environment, and a decrease in our satisfaction with economy and business, Christine Yates, Chief Executive Officer of Retail at Australian Unity, believes our satisfaction with these broader wellbeing factors often comes down to one key thing: whether we are feeling a sense of confidence.

For Christine, the Australian government's handling of the COVID-19 pandemic is a strong illustration of how confidence can help maintain wellbeing. While they may not have got everything right, she says: “Seeing the Australian government step up the way they did—it was first class and that gives us confidence in a good way.”

However, as the government stimulus measures and financial supports wind back, and domestic politics returns to the spotlight, she expects a more challenging time ahead as a country—which may ultimately affect our collective wellbeing.

A sense of national confidence
The ‘us’ in wellbeing

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State of wellbeing

Australians are a parochial bunch, but research shows the state you live in has little impact on your wellbeing—but your electorate could make all the difference.

While interstate rivalries may be fierce, which state we choose to live in has a limited impact on our wellbeing. Whether it’s Tasmania and its windswept coastline, or Western Australia and its rugged remote outback, the Australian Unity Wellbeing Index has found there is little difference in life satisfaction between states.

A nuanced state of affairs

While the differences are small and the variations are within what is considered the average range, the data does offer a state-by-state insight into how Australians evaluate their personal wellbeing.

Tasmania, with the highest average wellbeing score of 76.1, comes out on top, followed closely by Victoria and South Australia. Western Australia, on the other hand, has the lowest average wellbeing score at 75, just below that of New South Wales and Queensland.

Delve deeper, however, and a more revealing picture emerges. Tasmania scored highest when measuring relationships, safety and community connectedness, but lowest in matters of health. Western Australia has high scores across the standard of living, health and achieving in life domains. Yet the state scored lower in matters of safety, community connectedness and future security.

Give it up for Mayo

Does the electorate you live in affect your wellbeing? Australian Unity Wellbeing Index research found that it does. With its picturesque coastline, diverse natural landscape and strong local communities, the South Australian electorate of Mayo is top of the list when it comes to life satisfaction, achieving a wellbeing score of 78.5. The lowest? The New South Wales electorate of McMahon, located in Western Sydney, with a wellbeing score of 70.

The research shows that people in regional locations have higher wellbeing than those in cities, and this also holds true when it comes to electorates. Many of the electorates that have below-average levels of wellbeing are located in urban areas; conversely, those electorates above the average range of wellbeing are mostly in regional areas.

It comes as no surprise to me that Mayo is the happiest electorate. You only had to see the community coming together after the Black Saturday bushfires to appreciate that. All of this contributes to community wellbeing.”

—Rebekha Sharkie MP, Federal Member for Mayo
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### A close race: wellbeing by state

**76.1**

**Highest: Tasmania**

Tassie has the highest wellbeing score—although it’s only 1.1 points higher than WA. It has the highest satisfaction with safety, relationships and community connectedness.

**75.0**

**Lowest: Western Australia**

WA has Australia’s lowest wellbeing—but it still falls within the average range. It also has the lowest satisfaction with personal safety and future security.
The electorate in which you live may be linked to your wellbeing, according to Australian Unity Wellbeing Index data. Here are the electorates with the highest and lowest personal wellbeing scores. The number of electorates that fall within the average range is 103.

### Electorates with the highest wellbeing scores

<table>
<thead>
<tr>
<th>Electorate</th>
<th>PWI</th>
<th>State</th>
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While Australians’ overall national wellbeing has remained relatively stable over the past 20 years, a global economic collapse, party leadership issues and a once-in-a-lifetime health pandemic have all triggered fluctuations in our satisfaction with government.

The biggest shift has been in the past decade, which has seen a significant decline in our attitudes towards the government—a situation that’s in contrast to other domains of national wellbeing, such as national security, society and the environment.

Periods of decreasing satisfaction punctuated by short-lived bursts of increased feelings of satisfaction have become the norm, with a peak in satisfaction at Kevin Rudd’s election shifting to a series of lows (leadership instability) and highs (the Global Financial Crisis).

As a result, although average satisfaction levels have remained within the average range in almost all surveys, the average range itself has more than doubled since 2007.

Our research has found that Australians’ satisfaction with government is, on average, six points lower than in the previous decade—with one notable exception.

As COVID-19 rampaged around the globe in early 2020, the government enacted a series of measures to protect the Australian population.

This initial response to the pandemic produced an unprecedented increase in satisfaction, with scores rising 14 points to reach their highest point in the Australian Unity Wellbeing Index’s history.
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2002-2008 Australians’ satisfaction with government: a story of highs and lows

Does the government

2002
Oct 2002 Bali bombings
Jan 2003 Canberra bushfires
Aug 2003 Pauline Hanson sentenced to jail for electoral fraud
Mar 2003 Australia sends troops to Iraq
Feb 2004 Riots break out in the Sydney suburb of Redfern

2003

2004

2005

2006

2007

2008

Average range

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

40

45

50

55

60

65

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20 years of Australian politics

From leadership turmoil to a global pandemic, these are the events that are linked to our satisfaction with the Australian government.

The Stolen Generation
On 13 February 2008, newly elected Prime Minister Kevin Rudd formally apologised to our country’s Indigenous people for the forced removal of First Nations children from their families.

Promoted by the findings of an inquiry instigated by the Human Rights and Equal Opportunity Commission in 1995, the formal apology sought to recognise the decades of damage caused by past government policies.

It was a long-awaited apology, and was linked to an increase in people’s satisfaction with government in the same year.

Global Financial Crisis
When Wall Street’s fourth-largest investment bank went bust in 2008, it sent shivers throughout Australia.

The Lehman Brothers’ collapse signalled the start of the Global Financial Crisis, and sent the Rudd Government scrambling to contain its impact on Australia.

The decision to borrow billions to keep the economy going with a stimulus package helped Australia avoid a recession (one of only four developed countries in the world to do so) and saw people maintain their high sense of satisfaction with the government.

The Rudd–Gillard years
In the end, our satisfaction with the government after its handling of the Global Financial Crisis was short-lived. Following an internal party spill, Rudd lost the prime ministership in 2010 to his deputy Julia Gillard, who in turn lost it to Rudd in June 2013.

This saw him return as Prime Minister for a second time, but his tenure was brief. In September 2013, Rudd lost the federal election to the Liberal Party’s Tony Abbott.

During this period of leadership instability, our satisfaction with government tumbled from 61 points in 2008 to 44 points on the eve of the election in 2013.

Liberal leadership instability
Successive leadership spills within the Liberal Party

2009–2020 Australians’ satisfaction with government: a story of highs and lows

Jun 2009
End of Global Financial Crisis

Jun 2010
Julia Gillard (Labor Party) becomes Prime Minister

Oct 2012
Julia Gillard delivers her misogynistic speech in Parliament

Aug 2010
Ken Wyatt becomes first Indigenous Australian elected to the House of Representatives

2009 2010 2011 2012

60
55
50
45
40

Average range
reinforced and maintained our dissatisfaction with the government. Through the prime ministerships of Tony Abbott, Malcolm Turnbull and Scott Morrison, our research shows there has been long-lasting low satisfaction and a lack of confidence in successive Australian governments.

A once-in-a-lifetime health crisis
When the COVID-19 pandemic prompted a global health crisis in 2020, Australia’s response—which included lockdowns across the country and a variety of economic stimulus packages—saw a remarkable increase in satisfaction with government.

In a change not previously seen in the history of the Australian Unity Wellbeing Index, satisfaction increased by 14 points in the May 2020 survey to rise above the measure’s average range. Compared to outbreaks in other parts of the world, Australians had good reason to be satisfied with the government’s actions to combat COVID-19, which effectively reduced the spread of the virus and limited the number of casualties.

Our national security

The Bali bombings, Lindt Cafe siege and Paris terrorist attacks are tragedies that have left an indelible mark on our community. Yet over the past 20 years, our satisfaction with national security has largely remained within the average range.

Indeed, the Australian Unity Wellbeing Index has found that in the past 10 years, our satisfaction with our nation’s security has actually increased by three points compared to the previous decade.

More recently, a national security threat of an altogether different sort arrived with the outbreak of COVID-19 in 2020. Despite this, the Australian Unity Wellbeing Index showed another increase in satisfaction with national security, with the measure reaching the highest point in its history to hit the very top of the average range.
Resilience and COVID–19

The wellbeing of Australians was remarkably resilient during the COVID–19 pandemic.

The 37th Australian Unity Wellbeing Index survey was conducted towards the end of the first wave of the 2020 COVID–19 pandemic, and it revealed a lot about our wellbeing—personally, as a community and as a society. Even in times of crisis, we proved ourselves to be flexible, adaptable and hardy, with many Australians recognising the positives that came out of lockdown.

A resilient community
During an extraordinary year of challenges, it’s perhaps even more astonishing that wellbeing remained stable. Both personal and national wellbeing scores were largely within the average range and remained similar to those in non–pandemic years—testament to Australians’ remarkable strength and the power of homeostasis (page 17).

“The findings speak to the resilience of the Australian community in the face of major stress and to our adaptive capability as a society,” says Associate Professor Delyse Hutchinson, the lead researcher of the Australian Unity Wellbeing Index.

A year of stress, money worries and more
But despite Australians’ collective resilience, COVID–19 brought more challenges than just the fear of the virus itself.

It increased stress levels for many and took away livelihoods and freedoms. Schools closed and panic–buying prevailed. Relationships were put in a pressure cooker and mental health struggles were prominent. The work–life juggle entered new territory as many of us were forced to work from home for the first time.

But while the wellbeing of some individuals suffered as a result, wellbeing wasn’t affected at a collective level. Why? According to Delyse, the positives of the pandemic helped to balance things out for many people.

The unexpected positives of a pandemic
“When we asked participants about their experiences during COVID–19 in Australia, it was evident that while many people had been negatively affected, positive experiences were also common,” says Delyse.

From greater work–life balance and more quality time with family to feeling increased gratitude and empathy, the positives were plentiful and spoke of a deeper, richer life.

“Many participants spoke about how the difficulties they experienced during 2020 had led them to reflect on what is most important to them in life and what they intend to focus on more in the future,” notes Delyse.

Emerging from a pandemic
In her work as a clinical psychologist, Delyse helped people to manage anxiety related to health concerns about COVID–19 and social restrictions put in place to reduce the spread of the virus. She says the pandemic increased our stress and anxiety levels, and this is something that will need to be observed and managed in the coming years.

“While it is difficult to predict too far into the future, I would anticipate that these ripple effects will continue for a period to come. So it’s important that we have health and other support services available to assist members of the community who are struggling at this time,” she explains.

“Moreover, it is critically important that we continue to provide support to those who are most vulnerable in our community, who are also often affected by multiple stressors such as financial loss, mental health difficulties and relationship discord.”

Despite 2020 being such a challenging year on so many fronts, most Australians were able to find some meaningful positives to draw on.”

—Associate Professor Delyse Hutchinson, Deakin University Lead Researcher, Australian Unity Wellbeing Index
How COVID–19 changed the way we lived

While overall wellbeing remained stable during COVID–19, the Australian Unity Wellbeing Index shows there were some significant changes to the way we experienced wellbeing in our everyday lives.

Unprecedented times...
COVID “normal”...
Whatever you called it, one thing was for certain—the 2020 pandemic changed the way we lived, worked and travelled.
And wellbeing was no exception. Our overall wellbeing was certainly remarkably resilient, with wellbeing scores at both a personal and national level remaining similar to non-pandemic years and largely staying within the average range.
But we also saw some key changes in Australians’ core wellbeing domains, with satisfaction with standard of living and personal safety both increasing, and satisfaction with achieving in life decreasing to below the average range.
Despite Australians’ overall resilience, many people came out of COVID–19 faring worse than when they started.
Unsurprisingly, those who lost their jobs or suffered income loss—such as hospitality, travel and entertainment workers—experienced lower wellbeing, with scores of 75.5; in contrast, those who retained their income scored 78.0, above the average range.
Adding children to the mix made things worse. The wellbeing scores for households experiencing the stress of income loss and the added burden of home–schooling were particularly low, dropping to 69.9 for single parents.
Stress and anxiety levels also worsened during the pandemic, with people experiencing high levels of stress also having lower wellbeing. Younger adults aged 35 years and under were particularly affected by stress during this time.
Low-income households, those in full–time employment, full–time students and unemployed people were also at greater risk of lower wellbeing during COVID–19.
Despite the challenges, most people found a silver lining during lockdown, with 96 percent experiencing greater empathy for others, and the same proportion feeling grateful for the things they have in life.
This feeling of gratitude was particularly notable from a wellbeing perspective, with people who reported high levels of gratitude also experiencing above–average wellbeing.
COVID–19 has undoubtedly changed Australia. While the long–term impacts are still unknown, our research means we can begin to see how it has shaped Australians’ wellbeing.
While overall wellbeing remained stable during COVID-19, the Australian Unity Wellbeing Index shows there were some significant changes to the way we experienced wellbeing in our everyday lives.

**How COVID-19 changed the way we lived**

**Unprecedented times…**

**COVID “normal”…**

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**A similar story: wellbeing and natural disasters**

Research shows wellbeing remains within the average range following natural disasters such as bushfires—even for those who suffer damage to their home.

Why? While satisfaction with health, achieving in life and future security takes a hit, disasters can also trigger a wave of support and community bonding.

—Dr Nancy Huang, Chief Medical Adviser, Australian Unity

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**Wellbeing during COVID-19**

<table>
<thead>
<tr>
<th>National wellbeing</th>
<th>Personal wellbeing</th>
</tr>
</thead>
<tbody>
<tr>
<td>62.0</td>
<td>75.4</td>
</tr>
<tr>
<td>64.7</td>
<td>75.9</td>
</tr>
</tbody>
</table>

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**Satisfaction with key domains**

- **Satisfaction with standard of living** (an increase from 78.2 in non-pandemic surveys)
- **Satisfaction with personal safety** (an increase from 80.0 in non-pandemic surveys)
- **Satisfaction with achieving in life** (a decrease from 73.3 in non-pandemic surveys)

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**Reporting more gratitude**

- **96%** of Australians reported having greater empathy for others
- **79%** reported more work-life balance during the COVID-19 restrictions
- **96%** reported more gratitude for the things they have in life

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**Non-pandemic | COVID-19 (2020) | Average range**
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>75.4</td>
<td>75.9</td>
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</tbody>
</table>

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“While it was normal to have concerns and anxieties during this period, it also took its toll, so it was really important to take the time to care for ourselves.”

—Dr Nancy Huang, Chief Medical Adviser, Australian Unity
Acknowledgements

Thank you to everyone who has contributed their time, knowledge and expertise over the past 20 years of the Australian Unity Wellbeing Index.

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Methodology

The Australian Unity Wellbeing Index is conducted by Deakin University using the following methodology to ensure the integrity of our research.

Academic rigour
The Australian Unity Wellbeing Index is one of the world’s leading measures of subjective wellbeing conducted at a national level. It is an academic study that adheres to rigorous recruitment and statistical standards, with each survey being approved by the Human Research Ethics Committee at Deakin University. A team of academics within the School of Psychology at Deakin University is responsible for the recruitment of participants and data analysis.

Research method
The Australian Unity Wellbeing Index is a national survey of a random, geographically representative sample of English-speaking Australian adults, aged 18 years and over.

An even gender split is sought to reflect the national population in all surveys. The age composition of the sample is not actively managed, but yields a breakdown similar to that of the national population as determined by the Australian Bureau of Statistics.

For the first 14 years of data collection, surveys were conducted between two and four times per year, and have subsequently been conducted once per year.

Approximately 2000 participants are contacted via phone at each wave, with interviews typically lasting under 10 minutes. In 2018, the recruitment methodology changed from calling mostly landline numbers to calling only mobile phones, in accordance with the latest changes in telecommunication trends.

Presentation and type of analyses
All personal and national wellbeing data have been converted to a percentage of scale maximum score, which standardises the results to a 0–100 percentage point scale. In this report the term “average” has been used in place of “normative” for ease of understanding.

These normative ranges have been calculated for the Personal Wellbeing Index, National Wellbeing Index, and each of their domains, by combining data across surveys. Analyses were conducted using Stata IC version 16. Analysis of Variance (ANOVA) was conducted to compare mean levels of wellbeing between different groups. Statistically significant results were corrected for multiple comparisons using the Bonferroni method.

A report for each survey, together with raw data and a data dictionary are available from “Cross-sectional surveys” at the Deakin University Australian Centre on Quality of Life website: http://www.acqol.com.au/publications#reports

Report organisation
All information presented herein is sourced from the Australian Unity Wellbeing Index data, unless indicated otherwise.
Population and Marginal Electoral Divisions.


In text citations


*Including authors from Deakin University: Hutchinson, D., Capic, T., Khor, S., Olsson, C. A., Fuller-Tyszkiewicz, M.; and Australian Unity: Stamatou, M., Little, J., Falkingham, W.
Member-owned
We invest in the products and services that matter most to our members, customers and the community.

Wellbeing experts
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